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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

App. No. : 10/713,348  
Applicant : Christopher L. Cagan, PH.D.  
Title : METHOD FOR MORTGAGE FRAUD DETECTION  
Filed : 11/14/2003  
Docket No. : 14981

Date: August 11, 2005

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**PRELIMINARY AMENDMENT**

Sir:

Prior to initial examination, please amend the above identified application as follows:

**Amendments to the Specifications** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 4 of this paper.

**Amendments to the Drawings** begin on page 11 of this paper and include an attached Replacement Sheet.

**Remark / Arguments** begin on page 12 of this paper.

08/18/2005 RFEKADU1 00000026 10713348

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PATENT, TRADEMARK, COPYRIGHT  
UNFAIR COMPETITION & RELATED INTELLECTUAL  
PROPERTY MATTERS

MARSHALL A. LERNER  
EXTENSION 3015

MEMBER OF THE BARS OF THE  
STATE OF CALIFORNIA AND THE  
DISTRICT OF COLUMBIA

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August 15, 2005

Docket 14981

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner for Patents:

Enclosed, please find a preliminary amendment for the following patent application:

Applicant: Christopher L. Cagan, Ph.D.  
Application No.: 10/713,348  
Filed: November 14, 2003  
Title: Method for Mortgage Fraud Detection

Enclosed with the amendment, please find a check in the amount of \$950.00 to add 19 claims to the application. If there are any additional fees or overpayments, the Commissioner is hereby authorized to charge them to Account No. 01-2224 of Kleinberg & Lerner, LLP.

Respectfully submitted,

KLEINBERG & LERNER, LLP

  
Marshall A. Lerner

MAL/dr  
Enclosures

**CERTIFICATE OF MAILING**

I hereby certify that this document and every paper referred to herein as being enclosed, is being deposited this date by

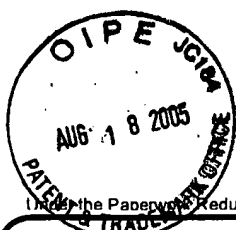
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and depositing the envelope with the U.S. Postal Service on August 16, 2005

  
DEANNA RODRIGUEZ



PTO/SB/17 (12-04v2)

Approved for use through 07/31/2006. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Effective on 12/08/2004.

Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

# FEE TRANSMITTAL

## For FY 2005

☐ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$) 950.00

**Complete if Known**

Application Number	Unassigned
Filing Date	Unassigned
First Named Inventor	Christopher L. Cagan
Examiner Name	Unassigned
Art Unit	Unassigned
Attorney Docket No.	241146.14981

**METHOD OF PAYMENT (check all that apply)**☒ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify):☒ Deposit Account Deposit Account Number: 01-2224 Deposit Account Name: Kleinberg & Lerner, LLP

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☐ Charge fee(s) indicated below☐ Charge fee(s) indicated below, except for the filing fee☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17☒ Credit any overpayments

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**FEE CALCULATION****1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

**2. EXCESS CLAIM FEES****Fee Description**

Each claim over 20 (including Reissues)

Fee (\$)	Small Entity Fee (\$)
50	25
200	100
360	180

Each independent claim over 3 (including Reissues)

Multiple dependent claims

Total Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
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- 20 or HP = x =

HP = highest number of total claims paid for, if greater than 20.

Indep. Claims	Extra Claims	Fee (\$)	Fee Paid (\$)
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- 3 or HP = x =

HP = highest number of independent claims paid for, if greater than 3.

**3. APPLICATION SIZE FEE**

If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

Total Sheets	Extra Sheets	Number of each additional 50 or fraction thereof	Fee (\$)	Fee Paid (\$)
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- 100 = / 50 = (round up to a whole number) x =

**4. OTHER FEE(S)**

Non-English Specification, \$130 fee (no small entity discount)

Other (e.g., late filing surcharge): Amendment to claims with fee

Fees Paid (\$)

950.00

**SUBMITTED BY**

Signature

Registration No. 24,108  
(Attorney/Agent)

Telephone (310) 557-1511

Name (Print/Type)

Marshall A. Lerner

Date August 16, 2005

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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